

STATISTICAL INFORMATION ONLY: Debtor must check the number ahead of the following items included in the Plan.

☐ Valuation of Security

☒ Assumption of Executory Contract or Unexpired Lease

☒ Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: Henry Bell Jr.

Case No.: 22-15432

Debtor(s)

Judge: RG

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

☒ Motions Included

☐ Modified/No Notice Required

Date: 02/16/2023

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MS

Initial Debtor: HB

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$275.00 per Month to the Chapter 13 Trustee, starting on August 5, 2022 for approximately 7 months; and then \$805 per month starting on March 1, 2023 for 38 months; and then \$1,567 per month starting on May 1, 2026 for 15 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description: _____

Proposed date for completion: _____

☐ Refinance of real property:

Description: _____

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description: _____

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ None

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$1,000.00
DOMESTIC SUPPORT OBLIGATION		\$0.00
State of New Jersey Division of Taxation	Tax Obligation	\$1,221.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence

☐ NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CSMC 2020-RPL2 Trust c/o Select Portfolio Servicing, Inc.	299 Ege Avenue	\$9,661.93	0.00%	\$9,661.93	\$1,341.45

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:

☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ally Capital	2014 GMC Savana Van	\$4,173.12	0.00%	\$4,173.12	\$458.90

c. Secured claims excluded from 11 U.S.C. 506:

☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender

☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor Collateral Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims☐ NONEa. **Not separately classified** allowed non-priority unsecured claims shall be paid:☐ Not less than _____ to be distributed *pro rata*☐ Not less than _____ percent☒ *Pro Rata* distribution from any remaining fundsb. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis of Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Gaetana Barba	\$6,000.00	Month to Month Lease of 6216 Decker Road, Bushkill, PA 18324	Assume	\$1,200 per month (outside of plan)

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
SRP 2013-8, LLC	299 Ege Avenue	Judgment	\$458,376.59 (plus interest to petition date)	\$320,000.00	\$27,900.00	\$284,020.07	\$458,376.59 (plus interest to petition date)
State of New Jersey, Dept. of Community Affairs	299 Ege Avenue	Judgment	\$12,174.00	\$320,000.00	\$27,900.00	\$738,999.34	\$12,174.00

b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Schedule Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**☐ Upon confirmation☒ Upon discharge**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Expense Claims
- 3) Priority Claims
- 4) General, Unsecured Non-Priority Claims

d. Post-Petition Claims

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: July 6, 2022

Explain below **why** the plan is being modified:

Debtor has been medically cleared to return to his second job on a full time basis. As a result, he is no longer receiving his disability insurance income, and his son is no longer providing assistance in paying his monthly expenses. The Debtor's regular income (and some of his monthly expenses) has therefore changed, thereby increasing his monthly plan payments accordingly. The chapter 13 plan has also been updated to accurately reflect the arrears owed to certain secured creditors and lessor.

Explain below **how** the plan is being modified:

The amounts and dates of the monthly plan payments have been revised (including a step-up to account for the date by which the Debtor's pension loans will be paid in full), and the arrears owed to certain secured creditors (as well as the proper party names for the secured creditors) have been updated as well.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 02/16/2023

/s/ Henry Bell Jr.

Debtor

Date: 02/16/2023

/s/ Moshie Solomon

Attorney for the Debtor

In re:
Henry Bell, Jr.
Debtor

Case No. 22-15432-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Feb 17, 2023

Form ID: pdf901

Total Noticed: 103

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db	+ Henry Bell, Jr., 299 Ege Avenue, Jersey City, NJ 07304-1001
sp	+ Rosenberg, Minc, Falkoff, and Wolff, LLP, 122 East 42nd Street, Suite 3800, New York, NY 10168-3399
519654493	+ Brenda Bell, 6216 Decker Road, Bushkill, PA 18324-6801
519654494	+ Budget, 6 Sylvan Way, Parsippany, NJ 07054-3826
519775310	+ Bureau of Housing Inspection, PO BOX 810, Trenton, NJ 08625-0810
519654495	Caliber Home Loans, Inc, 1301 Wireless Way, Oklahoma City, OK 73134
519654502	CarePoint Health Christ Hospital, 176 Palisade Avenue, Jersey City, NJ 07306-1121
519654501	+ Carecentrix, PO Box 2011, Monroe, WI 53566-8079
519654506	Del Monte Podiatry, 150 Warren Street Ste 201, Jersey City, NJ 07302-6443
519654507	+ Delta Storage, 71 New Hook Rd., Bayonne, NJ 07002-5006
519654508	+ Dept Of Ed/582/Nelnet, PO Box 173904, Denver, CO 80217-3904
519654511	+ Fedloan, Po Box 60610, Harrisburg, PA 17106-0610
519654512	+ First Energy/Metro Edison, c/o Penn Credit Corp, PO Box 1259, Dep. 91047, Oaks, PA 19456-1259
519654520	+ Gaetana Barba, 59 S. Windhorst Avenue, Bethpage, NY 11714-4931
519654521	+ Goldman & Warshaw, P.C., PO Box 2500, Caldwell, NJ 07007-2500
519654522	#+ Guthy Renker, c/o North Shore Agency, 112 W. Park Drive, Suite 200, Mount Laurel, NJ 08054-1261
519654523	HCO 60 Evergreen Internal Medicine, PO Box 767, South Orange, NJ 07079-0767
519654524	+ Hop Energy LLC, c/o Frederic C. Goetz, Esq. LLC, 1011 Hudson Ave., PO Box 454, Ridgefield, NJ 07657-0454
519654525	+ Hudson River Radiology, 120-152 48th Street, Union City, NJ 07087-6439
519654527	+ Jersey City Fire Dept., 465 Marin Blvd., Jersey City, NJ 07302-2111
519654528	+ Jersey City Medical Center, Att: Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239
519654529	+ Jersey City Municipal Utility Authority, Customer Service Center, 69 DeVoe Place, Hackensack, NJ 07601-6105
519654530	+ Kensington & Associates, 39252 Winchester Road, Ste 107-265, Murrieta, CA 92563-3509
519654531	+ Liberty Savings Federal Credit Union, 666 Newark Avenue, Jersey City, NJ 07306-2398
519654532	+ Lincoln Education Service Corp, 502 W. Germantown Pk, Plymouth Meeting, PA 19462-1309
519654535	+ Met-Ed, PO Box 3687, Akron, OH 44309-3687
519654536	+ Meta Surgical Associates, PO Box 337, Park Ridge, NJ 07656-0337
519654541	NJ Medical & Health Associates, DBA CarePoint Medical Group, Philadelphia, PA 19182-4276
519654538	New Jersey Division of Taxation, Bankruptcy U, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695-0267
519654540	New Jersey Urology, CL#7970, PO Box 95000, Philadelphia, PA 19195-0001
519654542	+ One Oak Medical Group LLC, 342 Hamburg Turnpike, Suite 203, Wayne, NJ 07470-2166
519654544	PSE&G, PO Box 709, Newark, NJ 07101-0709
519654543	+ Pocono Medical Center, c/o Computer Credit Inc., 470 West Hanes Mill Road, Winston Salem, NC 27105-9102
519654546	Pyramid Healthcare, Inc., PO Box 3475, Toledo, OH 43607-0475
519654548	RWJ Barnabas Health, PO Box 2978, Muncie, IN 47307-0978
519654555	+ SRP 2013-8, LLC, KML Law Group, PC, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
519654549	+ Satellite Radio, PO Box 78054, Phoenix, AZ 85062-8054
519654551	Selip & Stylianou LLP, 10 Forest Avenue- Suite 300, PO Box 914, Paramus, NJ 07653-0914
519654553	+ Sleep on Call, c/o James C. Bender, Esq., 29 Columbia Tpk, Suite 302, Florham Park, NJ 07932-2240
519654554	Smileactive, PO Box 2031, Harlan, IA 51593-0074
519698126	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519654556	+ State of New Jersey Division of Taxation, PO Box 846, Trenton, NJ 08605-0846

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519654557 State of New Jersey, Dept. of Community Affai, Bureau of Housing Inspection, 101 Broad Street, PO Box 810, Trenton, NJ 08625-0810
519654561 + TD Bank Na, PO Box 1448, Greenville, SC 29602-1448
519654562 + The Palmer Firm, PO Box 1600, Rancho Cucamonga, CA 91729-1600
519654564 US Dept of Education, 101 Marietta Tower, Atlanta, GA 30323

TOTAL: 46

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:24	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:08	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:24	Capital One Auto, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519656095	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:17	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519684460	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:16	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519657025	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:08	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519654487	+ Email/Text: ally@ebn.phinsolutions.com	Feb 17 2023 20:41:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
519654488	+ Email/PDF: bncnotices@becket-lee.com	Feb 17 2023 20:45:19	American Express, PO Box 981537, El Paso, TX 79998-1537
519678969	Email/PDF: bncnotices@becket-lee.com	Feb 17 2023 20:45:12	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519654490	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 17 2023 20:41:00	Aspire, PO Box 105555, Atlanta, GA 30348-5555
519654489	^ MEBN	Feb 17 2023 20:39:20	Aspire, PO Box 650832, Dallas, TX 75265-0832
519654491	Email/Text: EBN_Brea@meduitrcm.com	Feb 17 2023 20:41:00	Atlantic Medical Group, c/o CMRE Financial Services Inc, 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753
519654492	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 17 2023 20:41:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
519678243	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 17 2023 20:41:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519654503	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 17 2023 20:41:00	CB/Peebles, PO Box 182789, Columbus, OH 43218-2789
519654496	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519654497	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
519654498	+ Email/PDF: acg.coaf.ebn@aisinfo.com		

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		Feb 17 2023 20:45:26	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
519657022	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:24	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519663818	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:24	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519654499	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
519654500	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One Bank/Bass, PO Box 31293, Salt Lake City, UT 84131-0293
519654505	+ Email/PDF: creditonebknottifications@resurgent.com	Feb 17 2023 20:45:09	Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875
519654509	+ Email/Text: electronicbkydocs@nelnet.net	Feb 17 2023 20:42:00	Dept of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
519654510	+ Email/Text: mary.e.bushyhead@ehi.com	Feb 17 2023 20:41:00	Enterprise, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
519654519	Email/Text: BNSFN@capitalsvcs.com	Feb 17 2023 20:41:00	FNCC, 500 East 60th St North, Sioux Falls, SD 57104
519654513	Email/Text: BNSFN@capitalsvcs.com	Feb 17 2023 20:41:00	First National Bank, PO Box 2496, Omaha, NE 68103-2496
519654514	Email/Text: BNSFN@capitalsvcs.com	Feb 17 2023 20:41:00	First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
519654504	Email/Text: BNSFS@capitalsvcs.com	Feb 17 2023 20:41:00	CCS/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104
519654518	Email/Text: BNSFS@capitalsvcs.com	Feb 17 2023 20:41:00	First Saving Bank, PO Box 5019, Sioux Falls, SD 57117-5019
519654516	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2023 20:45:17	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
519654517	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2023 20:45:09	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
519654515	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2023 20:45:25	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
519654526	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 17 2023 20:41:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519680265	Email/PDF: resurgentbknottifications@resurgent.com	Feb 17 2023 20:45:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519678114	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2023 20:45:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519654533	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2023 20:45:15	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519654534	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2023 20:45:07	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519654539	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 17 2023 20:42:00	New Jersey E-ZPass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519704435	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2023 20:45:18	Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541
519674150	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 17 2023 20:42:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519654545	+ Email/Text: bankruptcies@penncredit.com		

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		Feb 17 2023 20:41:00	Publishers Clearing House, c/o Penn Credit Corp, 2800 Commerce Drive, Harrisburg, PA 17110-9307
519654547	^ MEBN		
		Feb 17 2023 20:39:28	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
519654550	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 17 2023 20:42:00	Select Portfolio Servicing Inc., Attn: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
519704689	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 17 2023 20:42:00	Select Portfolio Servicing, Inc., as servicer for, P.O. Box 65250, Salt Lake City, UT 84165-0250
519654552	+ Email/Text: clientservices@simonsagency.com	Feb 17 2023 20:42:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519654558	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2023 20:45:23	Syncb/Car Care Pep Boy, PO Box 965036, Orlando, FL 32896-5036
519655351	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2023 20:45:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519654559	^ MEBN	Feb 17 2023 20:39:38	Synergetic Communications Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
519654560	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 17 2023 20:41:00	Tbom/Atls/Aspire, 5 Concourse Pkwy Ste 400, Atlanta, GA 30328-9114
519654563	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 17 2023 20:42:00	U.S. Bank Trust N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500
519729496	Email/Text: EDBKNotices@ecmc.org	Feb 17 2023 20:41:00	U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448
519654565	Email/Text: EDBKNotices@ecmc.org	Feb 17 2023 20:41:00	US Dept. of Education, Default Resolution Group, PO Box 5609, Greenville, TX 75403-5609
519698738	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2023 20:45:10	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519654566	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 17 2023 20:40:00	Verizon Wireless Bankruptcy Administration, 500 Technology Drive, Weldon Spring, MO 63304-2225

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519654537		N/A
519698311	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519704437	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

User: admin

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Date Rcvd: Feb 17, 2023

Form ID: pdf901

Total Noticed: 103

Date: Feb 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SRP 2013-8 LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2020-RPL2 Trust bankruptcy@fskslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Moshie Solomon	on behalf of Debtor Henry Bell Jr. msolomon@moshiesolomonlaw.com, r56616@notify.bestcase.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2020-RPL2 Trust bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6